

## REMARKS

The remaining issues regarding this application are as follows:

- The Examiner rejected Claims 22-40 under 35 U.S.C. § 112, 2<sup>nd</sup> paragraph as being indefinite; and
- The Examiner rejected Claims 22-40 under 35 U.S.C. § 102(e) as being anticipated by Lau (U.S. Patent No. 5,987,247). Applicants respectfully traverse this rejection and respectfully request the Examiner to withdraw the rejections in light of the amended claims and the following remarks.

### 35 U.S.C. § 112

Examiner has rejected Claims 22-40 under 35 U.S.C. § 112, 2<sup>nd</sup> paragraph as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claim 22 was indefinite, because the Examiner stated: "The phrase 'a plurality of levels, such as a policy level, a claim level, a participant level and a line level' is rendered indefinite by the phrase 'such as'." Applicants have amended Claim 22 to replace the phrase "such as" with the phrase "wherein the plurality of levels includes." Applicants have canceled Claims 23-40. Applicants respectfully request the Examiner to withdraw his rejection to Claims 22-40.

### 35 U.S.C. § 102(e)

The Examiner rejected Claims 22-40 under 35 U.S.C. § 102(e) as being anticipated by Lau (U.S. Patent No. 5, 987, 247). Applicants respectfully traverse the rejection in light of the amended claim and the new claims. Applicants have amended Claim 22, canceled Claims 23-40 and added new claims 41-56. Applicants respectfully submit that the amended claim and the new claims are not described or suggested by Lau.

Amended Claim 22 recites, "a data component residing on the server component, wherein the data component comprises a claim folder that decomposes a claim related to the insured event into a plurality of levels, wherein the plurality of levels includes a policy level, a claim level, a participant level and a line level, wherein the server component is configured to generate a user interface for displaying at least one of the plurality of levels reflecting information related to a policy, the claim, claimants and an insured person in a structured format."

Lau discloses a computer program product for building a framework of objects corresponding to a design for an object oriented application. Such a computer program product may include a computer readable storage medium having computer readable code means embodied in the medium. The computer readable code means may include computer instruction means for generating an initial framework corresponding to the design. The initial framework corresponds to at least one of file objects, module objects, interface objects, methods and attributes. (Column 6, lines 36-46). Lau also discloses a business related object oriented program to first perform a business analysis and then to develop the business architecture and design.

Lau, however, does not anticipate, disclose or suggest the utilization of a data component residing on the server component, where the data component comprises a claim folder that decomposes a claim related to an event into a plurality of levels, wherein the plurality of levels includes a policy level, a claim level, a participant level and a line level, wherein the server component is configured to generate a user interface for displaying the plurality of levels reflecting information related to a policy, the claim, claimants and an insured person in a structured format. In fact, Lau, teaches away from utilizing a data component residing on the server component, wherein the data component comprises a claim folder that decomposes a claim related to an event into a plurality of levels, wherein the plurality of levels includes a policy level, a claim level, a participant level and a line level, where the server component is configured to generate a user interface for displaying the plurality of levels reflecting information related to a policy, the claim, claimants and an insured person in a structured format.

Lau discloses a framework building system that assists a developer in adding a file within an interface node. For example, Lau "assists the developer in, for example, adding the file 'people' which contains the interface 'customer,' to the file 'people,' adding attributes, such as, for example, 'name,' 'age,' or 'address' to the interface 'customer,' and adding methods, such as, allows the developer to add a file "people to a customer interface node, which contains the interface 'customer,'." (Column 11, lines 4-13). Thus, Lau allows a user to add attributes to a file in an interface node, however, Lau does not include a data component that comprises a claim folder that can decompose or separate the claim or file into a plurality of levels. In addition, Lau does not provide a device or a server component configured to generate a user interface for displaying at least one of the lines of the file or at least one of the plurality of levels reflecting information related to a policy, the claim, claimants and an insured person in a structured format.

In addition, the Examiner stated: "The usage of the phrase 'such as' to define level types *[sic]* means that the level types are optional, and may not even exist. The Lau reference is maintained as a basis of rejection since the use of optional level types allow for the possibility that none of the level types exist in the invention." Next, the Examiner goes on to say: "The level types are interpreted as not being part of the invention, by reason that each level type is optional rather than mandatory." Applicants replaced the phrase "such as" in the independent Claims 22 and 34 with the phrase "wherein the plurality of levels includes." The phrase "wherein the plurality of levels includes a policy level, a claim level, a participant level and a line level" shows that the levels in the plurality of levels are mandatory to the invention, but they are not described or suggested in Lau.

Therefore, the amended Claim 22 is not anticipated by Lau. Applicants respectfully request the Examiner to consider and allow the amended claim.

**New Claims**

Applicants have added new Claims 41-56. The specification supports the addition of these new claims. These claims are all dependent upon Claim 22, and should be allowable because they are dependent upon an allowable base claim.

With regard to Claims 41-47, the specification discloses information associated with the participant level, the claim level, the line level and the policy level. (Specification page 141, lines 1-25 and page 174 lines 1-30). For Claims 48-50, the specification discloses the client component interacting with the server component. (Specification page 138, lines 14-30, page 139, lines 1-20, page 142, lines 5-30, page 144, lines 15-30 and page 145, lines 1-7).

With regard to Claim 51, the specification discloses the searching aspect of the claim folder. (Specification, page 140, lines 1-3). For Claims 52-54, the specification discloses the information related to the claimants' injuries. (Specification, page 176, lines 6-15). With respect to Claims 55 and 56, the specification discloses specific information on injuries suffered by the claimants. (Specification, page 168, lines 1-5). No new matter has been added. Applicants respectfully request the Examiner to consider and allow the new claims.

**SUMMARY**

Pending Claim 22 and new Claims 41-56 are patentable. Applicants respectfully request the Examiner grant early allowance of this application. The Examiner is invited to contact the undersigned attorneys for the Applicants via telephone if such communication would expedite allowance of this application.

Respectfully submitted,

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## APPENDIX A

### In the Claims:

Please rewrite Claims 22 and add new Claims 41-56 as follows:

22 . (Amended) A system for displaying information about an insurance claim for an insured event [assigning tasks], the system comprising:

[a client component configured for providing information concerning an individual in an event and for allowing a user to link the individual to the event; and]

a server component [in communication with the client component, the server component] including a task engine application program that interacts with an event processor[, wherein the event processor interacts with]

a data component residing on the server component, wherein the data component comprises a claim folder that decomposes a claim related to the insured event into a plurality of levels [such as], wherein the plurality of levels includes a policy level, a claim level, a participant level and a line level, wherein the server component is configured to generate a user interface for displaying at least one of the plurality of levels reflect[s]ing information related to a policy, the claim, claimants and an insured person in a structured format; and

wherein the event processor interacts with the data component to identify data events generated that affect data in the claim folder, identify an appropriate system component to handle the event and transmit the event to the identified system component.

41. (New) The system of Claim 22 wherein the policy level comprises information related to covered autos for auto claims, information related to covered property for property claims and information related to covered yachts for marine claims.

42. (New) The system of Claim 22 wherein the claim level comprises details information, facts of loss information, events information and liability information.

43. (New) The system of Claim 22 wherein the participant level comprises details information and contact information, information related to the insured event, injury information and disability management information.

44. (New) The system of Claim 22 wherein the line level comprises information related to damaged vehicles for vehicle lines, information related to damaged property for property lines and information related to damaged yachts for marine lines, and information related to the insured events, damages and negotiation associated with the vehicles, property and yachts.

45. (New) The system of Claim 22, wherein the claim level comprises details information, facts of loss information, events information and liability information.

46. (New) The system of Claim 22 wherein the participant level comprises information related to persons involved in the claim, information related to the role of persons in the claim and contact information of the persons.

47. (New) The system of Claim 22 wherein the line level comprises a negotiation component.

48. (New) The system of Claim 22 further comprising a client component in communication with the server component, wherein the client component is configured to provide information concerning an individual in the insured event and for allowing a user to link the individual to the insured event.

49. (New) The system of Claim 48 wherein the client component is configured to display the user interface as a response to the communication with the server component.

50. (New) The system of Claim 49 wherein the client component is configured to allow the user to edit information associated with the plurality of levels.

51. (New) The system of Claim 49 wherein the data component is configured to allow the user to search for information associated with one of the policy level, the claim level, the participant level and the line level.

52. (New) The system of Claim 22 wherein the participant level comprises a category of historical information, a claim index and contact information.

53. (New) The system of Claim 22 wherein the participant level comprises information on the claimants that are injured with disabilities.

54. (New) The system of Claim 22 wherein the participant level comprises specific information on injuries suffered by the claimants.

55. (New) The system of Claim 54 further comprising a statistical model for claim practices and risk selection that uses the specific information on injuries suffered by the claimants.

56. (New) The system of Claim 54 wherein the specific information is represented by ICD-9 code.